

<i>SERFF Tracking Number:</i>	<i>AFDL-127625436</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Public Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49867</i>
<i>Company Tracking Number:</i>	<i>APL LIMITED CANCER RATE INCREASE</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>APL Limited Cancer Rate Increase</i>		
<i>Project Name/Number:</i>	<i>APL Limited Cancer Rate Increase/APL Limited Cancer Rate Increase</i>		

Filing at a Glance

Company: American Public Life Insurance Company

Product Name: APL Limited Cancer Rate Increase
 SERFF Tr Num: AFDL-127625436 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit
 SERFF Status: Closed-Disapproved State Tr Num: 49867

Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Co Tr Num: APL LIMITED CANCER RATE INCREASE State Status: Disapproved-Closed

Filing Type: Rate
 Reviewer(s): Rosalind Minor

Authors: Shari Vick, Melissa Mahanes, Ashlie Snyder, Ann Hobson

Disposition Date: 10/03/2011

Hobson

Date Submitted: 09/23/2011 Disposition Status: Disapproved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: APL Limited Cancer Rate Increase

Project Number: APL Limited Cancer Rate Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/03/2011

State Status Changed: 10/03/2011

Deemer Date:

Created By: Ann Hobson

Submitted By: Ashlie Snyder

Corresponding Filing Tracking Number:

Filing Description:

American Fidelity Assurance Company is filing the above listed rate increase for approval with your Department on behalf of American Public Life Insurance Company. A letter of authorization is enclosed.

Enclosed for submission is information concerning an increase in premium rates for the Limited Cancer policies listed in the Actuarial Memorandum. These policies have been previously approved by your Department.

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Limited Benefit
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The policies to which this filing applies are guaranteed renewable.

The effective date of this proposed increase will be no sooner than January 1, 2012, or the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to call me at 1-800-654-8489, extension 5255. My email address is ashlie.snyder@af-group.com.

Company and Contact

Filing Contact Information

Ashlie Snyder, Compliance Analyst I ashlie.snyder@af-group.com
2000 Classen 800-654-8489 [Phone] 5255 [Ext]
Oklahoma City, OK 73160 405-523-5793 [FAX]

Filing Company Information

American Public Life Insurance Company CoCode: 60801 State of Domicile: Oklahoma
2305 Lakeland Drive Group Code: 330 Company Type: LAH
Flowood, MS 39232 Group Name: State ID Number:
(601) 936-2157 ext. [Phone] FEIN Number: 64-0349942

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per rate filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Public Life Insurance Company	\$50.00	09/23/2011	52078553

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	10/03/2011	10/03/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	09/30/2011	09/30/2011	Ashlie Snyder	10/03/2011	10/03/2011

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Disposition

Disposition Date: 10/03/2011

Implementation Date:

Status: Disapproved

Comment:

Since the Arkansas experience on this block of business is fairly low, we are disapproving your request for a rate increase at this time.

We appreciate your understanding and cooperation.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Public Life Insurance Company	25.000%	25.000%	\$84,129	468	\$336,515	25.000%	25.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Thrid-Party Authorization	Disapproved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/30/2011
Submitted Date 09/30/2011
Respond By Date
Dear Ashlie Snyder,
This will acknowledge receipt of the captioned filing.

Objection 1
- Health - Actuarial Justification (Supporting Document)
Comment:

It is requested that you provide us the Arkansas Experience for review.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.
Sincerely,
Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/03/2011
Submitted Date 10/03/2011

Dear Rosalind Minor,

Comments:

Response 1

Comments: The last page of the actuarial memorandum, exhibit C, shows the Arkansas Experience

Related Objection 1

Applies To:
- Health - Actuarial Justification (Supporting Document)

Comment:

It is requested that you provide us the Arkansas Experience for review.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Ann Hobson, Ashlie Snyder, Melissa Mahanes, Shari Vick

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	35.000%
Effective Date of Last Rate Revision:	01/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Public Life Insurance Company	25.000%	25.000%	\$84,129	468	\$336,515	25.000%	25.000%

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Health - Actuarial Justification Comments: Attachment: ARKANSAS.pdf	Disapproved	10/03/2011

	Item Status:	Status Date:
Satisfied - Item: Thrid-Party Authorization Comments: Attachment: 2011_Authorization.pdf	Disapproved	10/03/2011



American Public Life Insurance Company

A member of the American Fidelity Group.

January 10, 2011

NAIC Number: 60801
FEIN Number: 64-0349942

To Whom It May Concern:

American Fidelity Assurance Company, located at 2000 N. Clasen Boulevard, Oklahoma City, Oklahoma, 73125, is hereby authorized to submit forms for approval to the Department of Insurance on behalf of American Public Life Insurance Company. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Sincerely,

Alex M. Bagby, ASA, MAAA
Vice President & Chief Risk Officer